Case 09-71437 Doc 1 Filed 06/09/09 Entered 06/09/09 11:50:28 Desc Main Document Page 1 of 12

B1 (Official)	Form 1)(1/0	08)										
United States Bankruptcy Court Western District of Virginia						Voluntary Petition						
Name of Debtor (if individual, enter Last, First, Middle):  East, Harrison Jackson Jr						Name of Joint Debtor (Spouse) (Last, First, Middle):  East, Joyce Marie						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)					(if mo	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-5727						
xxx-xx-9536 Street Address of Debtor (No. and Street, City, and State): 2201 Twelve O'Clock Knob Salem, VA  ZIP Code					Street 22 Sa	Street Address of Joint Debtor (No. and Street, City, and State):  2201 Twelve O'Clock Knob  Salem, VA  ZIP Code						
County of R	asidanca or	of the Prin	cinal Place o	f Rucinec		24153	Coun	y of Pacida	ance or of the	Dringing Di	ace of Business:	24153
Salem	esidence of	of the 11m	cipai i iace o	1 Dusines	s.			lem	ence of of the	r i ilicipai i ia	ice of Busiliess.	
Mailing Add	dress of Deb	otor (if diffe	erent from str	reet addres	ss):		Maili	Mailing Address of Joint Debtor (if different from street address):				dress):
					_	ZIP Code	:					ZIP Code
Location of i				r	L		<u> </u>					I
	• •	Debtor				of Business	;	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)				
(Check one box)  ■ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			<ul> <li>☐ Health Care Business</li> <li>☐ Single Asset Real Estate as defi in 11 U.S.C. § 101 (51B)</li> <li>☐ Railroad</li> <li>☐ Stockbroker</li> <li>☐ Commodity Broker</li> <li>☐ Clearing Bank</li> <li>☐ Other</li> <li>☐ Tax-Exempt Entity         <ul> <li>(Check box, if applicable)</li> <li>☐ Debtor is a tax-exempt organiza under Title 26 of the United State Code (the Internal Revenue Code)</li> </ul> </li> </ul>			e) anization d States	Chapter 11 of a Foreign Main Proceeding  Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Nature of Debts (Check one box)  Debts are primarily consumer debts, Debts are primarily defined in 11 U.S.C. § 101(8) as business debts.  "incurred by an individual primarily for				Proceeding n for Recognition nain Proceeding	
		Filing F	ee (Check or		te (the filter	nai Revenu		one box:		Chapter 11	•	
attach sig is unable    Filing Fe	ee to be paid gned applica to pay fee ee waiver re	hed  I in installmation for the except in ir quested (ap	nents (applica e court's cons stallments. I oplicable to c e court's cons	able to inc sideration Rule 1006 hapter 7 is	certifying t (b). See Offi ndividuals o	hat the debicial Form 3A only). Must	tor Check	Debtor is Debtor is c if: Debtor's to insider c all applica A plan is Acceptan	a small busing not a small busing aggregate not a or affiliates; able boxes: being filed we ces of the pla	ness debtor as business debto ncontingent li ) are less than with this petition were solici	defined in 11 Upr as defined in 1 quidated debts (a \$2,190,000.	S.C. § 101(51D). 1 U.S.C. § 101(51D). excluding debts owed rom one or more 1126(b).
■ Debtor e	estimates that estimates that	t funds will t, after any	ation *  l be available exempt proper for distribut	e for distri perty is ex	cluded and	nsecured cr administrat	editors.	es paid,		THIS	SPACE IS FOR C	OURT USE ONLY
Estimated N  1- 49	50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Li  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

Case 09-71437 Doc 1 Filed 06/09/09 Entered 06/09/09 11:50:28 Desc Main Document Page 2 of 12

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition East, Harrison Jackson Jr East, Joyce Marie (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Phillip E Brown May 26, 2009 Signature of Attorney for Debtor(s) (Date) Phillip E Brown 37914 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and П Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 09-71437 Doc 1 Filed 06/09/09 Entered 06/09/09 11:50:28 Desc Main Document Page 3 of 12

B1 (Official Form 1)(1/08) Page 3

# **Voluntary Petition**

(This page must be completed and filed in every case)

# Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

# X /s/ Harrison Jackson East, Jr

Signature of Debtor Harrison Jackson East, Jr

# X /s/ Joyce Marie East

Signature of Joint Debtor Joyce Marie East

Telephone Number (If not represented by attorney)

### May 26, 2009

Date

#### Signature of Attorney\*

# X /s/ Phillip E Brown

Signature of Attorney for Debtor(s)

#### Phillip E Brown 37914

Printed Name of Attorney for Debtor(s)

### PHILLIP E. BROWN, ATTORNEY AT LAW

Firm Name

PO BOX 12265 ROANOKE, VA 24024

Address

### 540-343-7690 Fax: 540-343-6880

Telephone Number

# May 26, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

East, Harrison Jackson Jr

East, Joyce Marie

# Signatures

# Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

# Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

-	~	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 09-71437 Doc 1 Filed 06/09/09 Entered 06/09/09 11:50:28 Desc Main Document Page 4 of 12

B 1D(Official Form 1, Exhibit D) (12/08)

# United States Bankruptcy Court Western District of Virginia

In re	Harrison Jackson East, Jr Joyce Marie East		Case No.	
		Debtor(s)	Chapter	7
			•	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-71437 Doc 1 Filed 06/09/09 Entered 06/09/09 11:50:28 Desc Main Document Page 5 of 12

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Harrison Jackson East, Jr Harrison Jackson East, Jr
Date: May 26, 2009

Case 09-71437 Doc 1 Filed 06/09/09 Entered 06/09/09 11:50:28 Desc Main Document Page 6 of 12

B 1D(Official Form 1, Exhibit D) (12/08)

# United States Bankruptcy Court Western District of Virginia

In re	Harrison Jackson East, Jr Joyce Marie East		Case No.	
		Debtor(s)	Chapter	7
			•	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-71437 Doc 1 Filed 06/09/09 Entered 06/09/09 11:50:28 Desc Main Document Page 7 of 12

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Joyce Marie East
Joyce Marie East
Date: May 26, 2009

HARRISON JACKSON EAST, JR JOYCE MARIE EAST 2201 TWELVE O'CLOCK KNOB SALEM, VA 24153

PHILLIP E BROWN
PHILLIP E. BROWN, ATTORNEY AT LAW
PO BOX 12265
ROANOKE, VA 24024

UNITED STATES TRUSTEE
WESTERN DISTRICT OF VIRGINIA
210 FIRST STREET, SUITE 505
ROANOKE, VA 24011

ADVANTA BANK CORP.
P.O. BOX 30715
SALT LAKE CITY, UT 84130-0715

AMERICAN EXPRESS CUSTOMER SERVICE P.O. BOX 981535 EL PASO, TX 79998-1535

AOL / VISA P.O. BOX 15298 WILMINGTON, DE 19850

APPALACHIAN POWER PO BOX 24401 CANTON, OH 44701

BANK OF AMERICA P.O. BOX 15026 WILMINGTON, DE 19850

BANK OF AMERICA BANKCARD CENTER P.O. BOX 15184 WILMINGTON, DE 19850-5184

BANK OF AMERICA 4060 OGLETOWN STAN DE5-019-03-07 NEWARK, DE 19713 BANK OF AMERICA 4060 OGLETOWN STAN MAIL CODE DE5-019-NEWARK, DE 19713

BANK OF AMERICA ATTN: CUSTOMER SERVICES PO BOX 5170 SIMI VALLEY, CA 93062

BEST BUY
RETAIL SERVICES
P.O. BOX 15521
WILMINGTON, DE 19850

BEST BUY / REWARD ZONE PROGRAM MASTERCARD P.O. BOX 80045 SALINAS, CA 93912-0045

BP P.O. BOX 15298 WILMINGTON, DE 19850-5298

CAPITAL ONE P.O. BOX 30285 SALT LAKE CITY, UT 84130-0285

CAPITAL ONE PO BOX 30285 SALT LAKE CITY, UT 84130

CHASE P.O. BOX 15298 WILMINGTON, DE 19850-5298

CHASE
CARD MEMBER SERVICES
P.O. BOX 15298
WILMINGTON, DE 19850-5298

CHASE/BANK ONE CARD SERV 800 BROOKSEDGE BLVD. WESTERVILLE, OH 43081 CITI CARDS P.O. BOX 6500 SIOUX FALLS, SD 57117

CITIBANK CBSD NA 701 E 60TH STREET N SIOUX FALLS, SD 57104

CITIBANK CUSTOMER SERVICE CTR P.O. BOX 6062 SIOUX FALLS, SD 57117

CITY OF ROANOKE BILLINGS & COLLECTIONS 215 CHURCH AVE., ROOM 212 ROANOKE, VA 24011

TAKENA J COTTON C/O LEGAL AID SOCIETY OF THE ROA VALLEY 132 CAMPBELL AVE SW ROANOKE, VA 24011

DISCOVER MORE CARD PO BOX 30943 SALT LAKE CITY, UT 84130

FIRST EQUITY CARD CORP P.O. BOX 84075 COLUMBUS, GA 31901-4075

GE MONEY BANK / CHEVRON P.O. BOX 981400 EL PASO, TX 79998-1400

GEMB/BELK'S PO BOX 981491 EL PASO, TX 79998

HOME DEPOT CREDIT SERVICES PO BOX 689100 DES MOINES, IA 50368

HSBC BANK PO BOX 5253 CAROL STREAM, IL 60197 JCPENNY / GE MONEY BANK ATTN: BANKRUPTCY DEPARTMENT P.O. BOX 103104 ROSWELL, GA 30076

LIMITED TOO
P.O. BOX 337003
NORTHGLENN, CO 80233-7003

LOWE'S / GE MONEY BANK ATTN: BANKRUPTCY DEPARTMENT P.O. BOX 103104 ROSWELL, GA 30076

MACY'S / DSNB 9111 DUKE BLVD. MASON, OH 45040-8999

MEMBER ONE / VISA CUSTOMER SERVICE P.O. BOX 31112 TAMPA, FL 33631-3112

MEMBER ONE FEDERAL CREDIT UNION P.O. BOX 12288 ROANOKE, VA 24024

REWARD ZONE PROGRAM MC PO BOX 80045 SALINAS, CA 93912

SALLIE MAE SERVICING P.O. BOX 9500 WILKES BARRE, PA 18773

SAM'S CLUB P.O. BOX 981064 EL PASO, TX 79998

SEARS P.O. BOX 6282 SIOUX FALLS, SD 57117-6282 SHAPIRO & BURSON 236 CLEARFIELD AVENUE, STE 215 VIRGINIA BEACH, VA 23462

TARGET NATIONAL BANK C/O TARGET CREDIT SERVICES P.O. BOX 1581 MINNEAPOLIS, MN 55440-1581

VICTORIA'S SECRET P.O. BOX 182128 COLUMBUS, OH 43218

WALMART / GE MONEY BANK ATTN: BANKRUPTCY DEPT. P.O. BOX 103104 ROSWELL, GA 30076

WASHINGTON SAVINGS BANK 4201 MITCHELLVILLE ROAD SUITE 300 BOWIE, MD 20716

WFNNB/AF P.O. BOX 182548 COLUMBUS, OH 43218-2548

WORLD POINTS / BANK OF AMERICA P.O. BOX 15026 WILMINGTON, DE 19850-5026